

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Degand, Joseph	§	Case No. 08-26454
Degand, Susan	§	
	§	
Debtor(s)	§	

NOTICE OF SUCCESSOR TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Elizabeth C. Berg, Successor trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Mr. Jeffrey P. Allsteadt
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn Street
7th Floor
Chicago IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

10:30 a.m.
on Friday, November 7, 2014
in Courtroom 240 of the Kane County Courthouse
100 South 3rd Street, Geneva, Illinois

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Jeffrey P. Allsteadt

Elizabeth C. Berg, Successor Trustee
20 N. Clark St., Suite 200
Chicago, IL 60602

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	
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Degand, Joseph	§	Case No. 08-26454
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	§	
Debtor(s)	§	

**SUMMARY OF SUCCESSOR TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	93,414.65
and approved disbursements of	\$	42,265.06
leaving a balance on hand of ¹	\$	51,149.59

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: David Grochocinski, Trustee	\$ 7,545.73	\$ 0.00	\$ 7,545.73
Attorney for Trustee Fees: InnovaLaw, PC	\$ 3,086.50	\$ 0.00	\$ 3,086.50
Other: CLERK OF THE US BANKRUPTCY COURT	\$ 260.00	\$ 0.00	\$ 260.00
Other: InnovaLaw, PC	\$ 119.37	\$ 0.00	\$ 119.37

Total to be paid for chapter 7 administrative expenses	\$	11,011.60
Remaining Balance	\$	40,137.99

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 98,014.36 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 41.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	James D. Shales	\$ 75,725.00	\$ 0.00	\$ 31,010.24
3	eCAST Settlement Corporation	\$ 9,624.28	\$ 0.00	\$ 3,941.25
4	PYOD, LLC its successors and assigns as assignee	\$ 2,825.81	\$ 0.00	\$ 1,157.20
5	PYOD, LLC its successors and assigns as assignee	\$ 629.40	\$ 0.00	\$ 257.75
6	PYOD, LLC its successors and assigns as assignee	\$ 704.49	\$ 0.00	\$ 288.50
7	PYOD, LLC its successors and assigns as assignee	\$ 551.61	\$ 0.00	\$ 225.89
8	PYOD, LLC its successors and assigns as assignee	\$ 1,015.73	\$ 0.00	\$ 415.95

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
9	PYOD, LLC its successors and assigns as assignee	\$ 1,490.96	\$ 0.00	\$ 610.57
10	Springleaf Financial Services	\$ 947.20	\$ 0.00	\$ 387.89
11	eCAST Settlement Corporation, assignee	\$ 2,378.88	\$ 0.00	\$ 974.18
12	eCAST Settlement Corporation, assignee	\$ 636.44	\$ 0.00	\$ 260.63
13	eCAST Settlement Corporation, assignee	\$ 1,484.56	\$ 0.00	\$ 607.94

Total to be paid to timely general unsecured creditors \$ 40,137.99

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/
Elizabeth C. Berg, Successor Trustee

Elizabeth C. Berg, Successor Trustee

20 N. Clark St., Suite 200
Chicago, IL 60602

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Joseph N Degand
 Susan L Degand
 Debtors

Case No. 08-26454-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: adragonet
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Oct 15, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2014.

db/jdb +Joseph N Degand, Susan L Degand, 25 W 230 Mayflower Ave, Naperville, IL 60540-3516
 12670532 American Financial Solutions, PO Box 30728, Charlotte, NC 28230-0728
 12670530 +C David Ward, 2756 Route 34, Oswego, IL 60543-8301
 12670539 +CITI Bank/Fingerhut, 6250 Ridgewood Road, St. Cloud, MN 56303-0820
 12670541 +CPU/CBSD, PO Box 6497, Sioux Falls, SD 57117-6497
 12670534 Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238-1119
 12670536 +Chase - BP, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 12670537 +Chase Bank, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 12670538 Citgo/CBSD, P. O. Box 6003, Hagerstown, MD 21747
 12670540 +Citizens CAF, 480 Jefferson Blvd., Warwick, RI 02886-1359
 12670528 +Degand Joseph N, 1605 Brook Ct, Aurora, IL 60504-6010
 12670529 +Degand Susan L, 1605 Brook Ct, Aurora, IL 60504-6010
 12670543 +Exxon Mobile./Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
 12696790 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company LLC, P O Box 537901,
 Livonia MI 48153-9905)
 12670544 +First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
 12670545 +Ford Motor Credit, P. O. Box 542000, Omaha, NE 68154-8000
 12670546 +Fox Valley Pain Management, C/O KCA Financial Services, 628 North Street,
 Geneva, IL 60134-1356
 12670550 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 19745089 HSBC CONSUMER LENDING (USA) INC. by, eCAST Settlement Corporation, as its, agent,
 POB 35480, Newark, NJ 07193-5480
 12670551 #+James D. Shales, c/o Ryan P. Kennan, Kennan Law Offices, P.C.,
 10 West State Street Suite 108, Geneva, IL 60134-4505
 12670554 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 12670555 +Shell/Citi, PO Box 6497, Sioux Falls, SD 57117-6497
 12670557 THD/CBSD, P. O. Box 6003, Hagerstown, MD 21747
 12670556 +Target NB, P. O. Box 673, Minneapolis, MN 55440-0673
 12670558 The Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
 12670559 +Universal Open MRI Of Naperville, C/O International Recovery Systems,
 1562 Parkway Loop, Suite D, Tustin, CA 92780-6507
 19154452 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480
 19881386 eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,
 Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12670531 +E-mail/Text: tpaasonen@affinityplus.org Oct 16 2014 02:01:16 Affinity Plus Credit Union,
 175 W. Lafayette Road, St. Paul, MN 55107-3392
 12670535 +E-mail/Text: contact@csicollects.com Oct 16 2014 02:02:06 Castle Surgical Center,
 C/O Certified Services Inc., 128 Madison, Waukegan, IL 60085-4312
 12670542 +E-mail/Text: creditonebknottifications@resurgent.com Oct 16 2014 01:59:09 Credit One Bank,
 585 S. Pilot Street, Las Vegas, NV 89119-3619
 12670547 +E-mail/PDF: gecsed@recoverycorp.com Oct 16 2014 02:10:44 GEMB/Gap, PO Box 981400,
 El Paso, TX 79998-1400
 12670548 +E-mail/PDF: gecsed@recoverycorp.com Oct 16 2014 02:08:50 GEMB/SAMS, P. O. Box 981400,
 El Paso, TX 79998-1400
 19757211 +E-mail/PDF: resurgentbknottifications@resurgent.com Oct 16 2014 02:10:54
 PYOD, LLC its successors and assigns as assignee, of MHC Receivables LLC,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 19751045 +E-mail/PDF: resurgentbknottifications@resurgent.com Oct 16 2014 02:08:54
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 12670552 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Oct 16 2014 02:01:59 Provena Saint Joseph,
 C/O Armor Systems Co., 1700 Kiefer Drive, Suite 1, Zion, IL 60099-5105
 19876140 E-mail/PDF: cbp@slfs.com Oct 16 2014 02:08:48 Springleaf Financial Services, PO BOX 3251,
 Evansville, IN 47731
 12670533 E-mail/PDF: cbp@slfs.com Oct 16 2014 02:10:43 American General Finance,
 575 N. Mclean Blvd., Elgin, IL 60123

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

20153115* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480
 19881387* eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,
 Newark, NJ 07193-5480
 19881388* eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,
 Newark, NJ 07193-5480

District/off: 0752-1

User: adragonet
Form ID: pdf006

Page 2 of 2
Total Noticed: 38

Date Rcvd: Oct 15, 2014

12670549 ###HFC, P. O. Box 1547, Chesapeake, VA 23327-1547
12670553 ###Rush Copley Medical Center, C/O Diversified Services Group,
5800 East Thomas Road, Suite 107, Scottsdale, AZ 85251-7510

TOTALS: 0, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 17, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 15, 2014 at the address(es) listed below:

Ariane Holtschlag on behalf of Trustee David E Grochocinski aholtschlag@wfactorlaw.com,
gsullivan@wfactorlaw.com;gsullivan@ecf.inforuptcy.com
C David Ward on behalf of Debtor Joseph N Degand cward1945@yahoo.com, ladylaw1031@msn.com
C David Ward on behalf of Joint Debtor Susan L Degand cward1945@yahoo.com, ladylaw1031@msn.com
David E Grochocinski on behalf of Trustee David E Grochocinski lawyers@innovalaw.com,
lawyers@innovalaw.com
Elizabeth C Berg on behalf of Trustee David E Grochocinski bergtrustee@baldiberg.com,
eberg@ecf.epiqsystems.com,jmanola@baldiberg.com
Elizabeth C Berg bergtrustee@baldiberg.com, eberg@ecf.epiqsystems.com,jmanola@baldiberg.com
Kathleen M. McGuire on behalf of Trustee David E Grochocinski kmcguire@innovalaw.com,
kmmcguirelaw@sbcglobal.net,lawyers@innovalaw.com,khubert@innovalaw.com
Michael L Sherman on behalf of Creditor CAB WEST LLC shermlaw1@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Ryan Keenan on behalf of Creditor James D Shales ryan@keenanolawofficespc.com

TOTAL: 10